

CITY OF SUGAR LAND

PLAN YEAR 2006

OVERVIEW OF EMPLOYEE BENEFITS

- TEXAS MUNICIPAL RETIREMENT SYSTEM (TMRS)**

Employee contribution: 7%
City matches 2:1 with 5 year vesting
Retirement Eligibility:
1) Age 60 + vested; or
2) 20 years of service, any age
- HOLIDAYS**

The City recognizes 10 Holidays per calendar year, includes one floating holiday for non-shift firefighters.
- VACATION – Other than Public Safety**

0 – 5 Years	10 days per year
6 – 15 Years	15 days per year
16+ Years	20 days per year
- VACATION – Public Safety**

First Year	10 days per year
1 – 15 Years	15 days per year
16+ Years	20 days per year
- SICK LEAVE – Other than Firefighters**

8 hours per month, to a maximum of 2,080 hours
- SICK LEAVE – Shift Firefighters**

12 hours per month, to a maximum of 2,912 hours
- SICK LEAVE INCENTIVE PROGRAM**

Annual conversion of sick leave to vacation

Sick Days Used from 01/01 to 12/31	Eligible Sick Days for Conversion
0 days taken	3 days
Up to 1 ½ days	2 days
More than 1 ½ days and up to 3 days	1 day
More than 3 days	0 day

- LONGEVITY PAY**

After one year of employment, employees will receive an annual payment of \$4.00 per month of employment with the City for the first 25 years of continuous employment (maximum of \$1,200 annually). Qualified employees receive longevity payments each December.
- 125 CAFETERIA PLAN**

Premium contributions for the medical and dental plans as well as HealthCare Reimbursement Accounts and Dependent Care Reimbursement Accounts are available to all full-time employees through this Flexible Employee Benefit Plan.
- GROUP HEALTH & DENTAL**

City pays for employee coverage in both HMO Plans and the dental plans offered; Employees are required to contribute a nominal amount for PPO medical coverage. The City and employee share the cost of dependent coverage in the medical and dental plans available.

	Medical			Dental	
Per Pay Period Costs:	HMO-20	HMO-25	PPO	DHMO	Indemnity
Employee Only	\$ 0.00	\$ 0.00	\$ 20.00	\$ 0.00	\$ 0.00
Employee + Spouse	\$ 97.64	\$ 69.80	\$198.15	\$ 3.39	\$ 9.43
Employee + Child(ren)	\$ 64.13	\$ 48.32	\$137.00	\$ 6.53	\$ 8.93
Employee + Family	\$141.36	\$102.04	\$277.92	\$ 8.86	\$20.35

- **VISION CARE PLAN**

Employees can voluntarily elect to purchase vision care insurance for themselves and their eligible dependents.

- **CANCER INDEMNITY PLANS**

Employees can voluntarily elect to purchase a cancer indemnity plan for themselves and their eligible dependents.

Per Pay Period Costs:

	<u>Vision</u>	<u>Cancer Indemnity Plan</u>		
	<u>VS4004</u>	<u>Level I</u>	<u>Level II</u>	<u>Level III</u>
Employee Only	\$ 3.01	\$ 11.35	\$ 15.45	\$ 18.75
Employee + Spouse	\$ 6.02	\$ 19.50	\$ 27.00	\$ 32.20
Employee + Child(ren)	\$ 5.72	\$ 13.85	\$ 19.45	\$ 23.10
Employee + Family	\$ 8.98	\$ 19.50	\$ 27.00	\$ 32.20

- **GROUP LIFE and AD&D**

The City provides \$30,000 of life insurance and accidental death & dismemberment coverage for all employees.

- **LONG TERM DISABILITY**

The City provides each employee with Long Term Disability in the amount of 60% of your salary to a maximum of \$5,000 per month. Benefits begin after 90 days of disability and may continue to age 65 if you qualify. LTD is designed to replace a reasonable portion of your income in case of serious injury or sickness whether on or off the job. Benefits will be offset by any payments from SS, Workers Comp and other income offsets.

- **VOLUNTARY LIFE and AD&D**

Employees can elect additional life insurance as well as AD&D coverage in increments of \$25,000 up to \$200,000 for themselves and up to \$50,000 for their spouse; as well as \$10,000 of life insurance for child(ren).

- **SHORT TERM DISABILITY**

This optional benefit allows employees to receive 70% of their weekly salary, to a maximum of \$650 per week (tax free), following either *Option A*: a 30-calendar day elimination period; or *Option B*: a 7-calendar (injury) or 14-calendar (illness) elimination period, for a maximum of 90-calendar days from on-set per qualifying incident.

- **PRE-PAID LEGAL PLAN**

Employees can voluntarily elect to participate in a pre-paid legal assistance plan at a cost of \$8.75 per pay period.

- **DEFERRED COMPENSATION**

Employees are allowed to contribute to this optional program at a minimum set by the plan administrator and a maximum set annually by the IRS. Currently the City contracts with 2 administrators for this program, Nationwide (\$20 per month minimum contribution) and Dearborn & Creggs (\$50 per month minimum contribution). The maximum contribution for 2005 is \$15,000.

- **SAVINGS BOND PURCHASE**

Employees can voluntarily elect to purchase savings bonds through payroll deduction.

- **CREDIT UNIONS**

Sugar Land Employees Credit Union
Brazos Valley Schools Credit Union

- **EMPLOYEE ASSISTANCE**

The EAP is designed to provide full-time employees and their dependents with professional, cost-effective assistance in resolving difficult personal problems. Individual, voluntary involvement in the EAP is confidential. 24-hour help line 800-397-8989.